

**REMARKS**

Claims 1, 2, 6 – 8, 12 – 15, and 17 – 21 have been examined and stand rejected under 35 U.S.C. §103(a) as unpatentable over O'Mahony, "Electronic Payment Systems" (O'Mahony) in view of Cornwell "Western Union Reports Growth in Late Payment Collection Service."

As set forth in the Interview Summary form of February 8, 2006, Applicants have agreed to amend independent claims 1 and 13 to include certain clarifying language. Pending the outcome of a new search, the Examiner agreed that this Amendment would place the claims in condition for allowance. Hence, the art rejections are rendered moot.

Also accompanying this Amendment is a Terminal Disclaimer disclaiming over U.S. Application No. 09/823,697. Further, materials are being supplied in response to the Rule 105 request.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

  
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